Amendments to the Claims

Please amend the claims as follows:

Claim 1. (currently amended) A terminal that can be operated by a merchant to provide a plurality of financial services to a customer, the terminal comprising:

a data input interface;

a user interface;

a network interface for communicatively coupling the terminal to a server; and

a processor coupled to said data input interface, said user interface and said network interface, the processor being and operable to:

receive a financial service selection from the user interface, the financial service requiring the creation of a financial account;

extract session data from a data source through said data input interface;

provide said session data to said server;

obtain an authorization from said server to provide the selected financial service and for creating the financial account; and

provide the selected financial service including the creation of the financial account.

Claim 2. (original) The terminal of claim 1, wherein said processor is further operable to request validation of said session data from said server.

Claim 3. (original) The terminal of claim 2, wherein said processor is further operable to:

update said session data based at least in part on the provision of the financial service and the validation; and

write the updated session data to the data source through the data interface.

Claim 4. (original) The terminal of claim 2, wherein said processor is further operable to:

update said session data based at least in part on the validation; and

write the updated session data to the data source through the data interface.

Claim 5. (original) The terminal of claim 1, wherein said processor is further operable to:

update said session data based at least in part on the provision of the financial service; and

write the updated session data to the data source through the data interface.

Claim 6. (original) The terminal of claim 1, wherein said data interface includes a magnetic card reader.

Claim 7. (original) The terminal of claim 1, wherein said data interface includes a bar code reader.

Claim 8. (original) The terminal of claim 1, wherein said data input interface includes a scanner.

Claim 9. (original)   The terminal of claim 8, wherein said processor is further operable to apply a template to selectively scan portions of the data source in obtaining the said session data.

Claim 10. (original) The terminal of claim 1, wherein said at least one financial service includes generating a pre-paid card.

Claim 11. (original) The terminal of claim 1, wherein said at least one financial service includes granting approval for accepting a check.

Claim 12. (original) The terminal of claim 1, wherein said at least one financial service includes providing cash to a customer.

Claim 13. (original) The terminal of claim 1, wherein said at least one financial service includes performing a transfer of funds between a first and second account.

Claim 14. (original) The terminal of claim 1, wherein said at least one financial service includes transferring the stored value on a first stored-value card to the balance on a second stored value card.

Claim 15. (currently amended) The terminal of claim 1, wherein said at least one financial service includes <u>receiving information identifying the recipient of the bill, the amount of a bill, the source of funds for making the payment of the bill and then</u> executing the payment ~~of one or~~ <u>the</u> ~~more~~ bills.

Claim 16. (original) The terminal of claim 1, wherein said at least one financial service includes generating a pre-paid telecommunications card.

Claim 17. (original) A method for providing financial services to a customer, the method comprising the steps of:

providing to a merchant a financial terminal capable of performing a plurality of financial services for a customer;

receiving a selection of a financial service;

performing the selected financial service;

collecting a fee from said customer for said financial service; and

compensating said merchant with a portion of said fee.

Claim 18. (original) The method of claim 17, further comprising the step of receiving session data from said customer.

Claim 19. (original) The method of claim 18, further comprising the step of receiving authorization from a server for said financial service based at least in part on said session data.

Claim 20. (original) The method of claim 18, further comprising the step of updating said session data after completion of said financial service.

Claim 21. (currently amended) A system for providing financial services, the system including a terminal and a server coupled said terminal, the system comprising:

said terminal having a network interface for interfacing to said server and a data interface for receiving a data source and being operable to:

extract session data from said data source via said data interface;

receive a financial service selection, the financial service requiring the creation of a financial account;

obtain validation from said server; and

perform said selected financial service; and

said server having a network interface for interfacing to said terminal and being operable to:

receive session data from said terminal via said network interface;

validate the selected financial service based in part on said session data;

establishing said financial account proximate to the validation of the financial service selection;

identifying additional financial services that are available based on the session data;

detecting fraudulent or suspicious activity associated with the financial account; and

send a validation notice to said terminal via said network interface.

Claim 22. (original) The system of claim 21, wherein said terminal is further operable to update said session data after performing said selected financial service and send said updated session data to said data source via said data interface.